

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Crystal Nicole Richardson  
Debtor

Case No. 19-04800-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocket

Page 1 of 3

Date Rcvd: Mar 20, 2025

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:**

Recip ID	Recipient Name and Address
db	+ Crystal Nicole Richardson, 5011 Ohio Ave, Harrisburg, PA 17109-5535
aty	+ Jason Brett Schwartz, Mester & Schwartz, P.C., 1917 Brown Street, Philadelphia, PA 19130-2085
5268048	+ Bryan W Ertel, 213 Redwood St, Harrisburg, PA 17109-4714
5268054	+ Clearfield Motors, 4048 Carlisle Rd., Dover, PA 17315-3508
5268059	+ Michaels Louis & Associates, Inc., PO Box 1062, Coraopolis, PA 15108-6062
5268063	+ Penn Waste, PO Box 3066, York, PA 17402-0066
5568445	+ U.S. Bank National Association, c/o Roger Fay, Esquire, Albertelli Law, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Mar 20 2025 22:40:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: csr@fccfinance.com	Mar 20 2025 18:40:00	FCC Finance LLC, PO Box 795489, Dallas, TX 75379-5489
5268050	EDI: CAPITALONE.COM	Mar 20 2025 22:40:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
5268053	Email/Text: CAF_Bankruptcy_Department@carmax.com	Mar 20 2025 18:40:00	Carmax Auto Finance, 12800 Tuckahoe Creek Pkw, Richmond, VA 23238
5268049	EDI: CAPONEAUTO.COM	Mar 20 2025 22:40:00	Capital One Auto Finan, Credit Bureau Dispute, Plano, TX 75025
5269813	+ EDI: AISACG.COM	Mar 20 2025 22:40:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5279621	+ EDI: AISACG.COM	Mar 20 2025 22:40:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5280112	EDI: CAPITALONE.COM	Mar 20 2025 22:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5284135	EDI: DIRECTV.COM	Mar 20 2025 22:40:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5272879	+ Email/Text: csr@fccfinance.com	Mar 20 2025 18:40:00	FCC Finance, LLC a/k/a FSTCONCRD, as svcr for, WF HIL 2017-2 Grantor Trust, PO Box 795489, Dallas, TX 75379-5489
5289709	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 20 2025 18:40:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5268055	+ Email/Text: csr@fccfinance.com		

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Total Noticed: 31

		Mar 20 2025 18:40:00	Fccfinance, Po Box 795489, Dallas, TX 75379-5489
5268056	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Mar 20 2025 18:40:00	Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
5268057	+ EDI: CBS7AVE		
		Mar 20 2025 22:40:00	Ginny's Inc, 1112 7th Ave, Monroe, WI 53566-1364
5290493	Email/PDF: resurgentbknofications@resurgent.com		
		Mar 20 2025 18:47:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5268058	+ Email/PDF: resurgentbknofications@resurgent.com		
		Mar 20 2025 18:47:25	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
5280248	+ EDI: CBS7AVE		
		Mar 20 2025 22:40:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5268060	+ Email/Text: Bankruptcies@nragroup.com		
		Mar 20 2025 18:40:00	National Recovery Agen, 2491 Paxton Street, Harrisburg, PA 17111-1036
5268061	+ Email/Text: Bankruptcies@nragroup.com		
		Mar 20 2025 18:40:00	Natl Recover, 2491 Paxton Street, Harrisburg, PA 17111-1036
5268062	+ EDI: PENNDEPTREV		
		Mar 20 2025 22:40:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5268062	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Mar 20 2025 18:40:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5308537	EDI: Q3G.COM		
		Mar 20 2025 22:40:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5289857	EDI: Q3G.COM		
		Mar 20 2025 22:40:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5308538	+ EDI: Q3G.COM		
		Mar 20 2025 22:40:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5268065	+ EDI: BLUESTEM		
		Mar 20 2025 22:40:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5268051	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
5268052	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
5268064	*+	Penn Waste, PO Box 3066, York, PA 17402-0066

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:**

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 1 Crystal Nicole Richardson dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com
Lauren Marie Moyer	on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com
Roger Fay	on behalf of Creditor U.S. Bank National Association rfay@alaw.net
Shawn J Lau	on behalf of Creditor FCC Finance LLC Shawn_Lau@msn.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1

Crystal Nicole Richardson

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4357

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04800-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Crystal Nicole Richardson

3/20/25**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**